

Advantages of Roth IRA

No Required Minimum Distributions (RMDs)

Roth IRAs don't require mandatory withdrawals during the account holder's lifetime, allowing funds to grow without interruption.



Flexible Contributions

Contributions can be withdrawn anytime without taxes or penalties, offering financial flexibility for unexpected needs.



Tax-Free Withdrawals

Withdrawals, including earnings, are tax-free after 5 years, and if the account holder is 59½ or older, maximizing retirement savings and avoiding taxes on growth.



No Age Limit for Contributions

Contributions can be made at any age with earned income, allowing for ongoing growth and savings without restrictions.



New Roth Ira Guide

Ensheng Dong

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